

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Greenbelt**

In re: Case No.: **20-12460 - TJC** Chapter: **13**

Angela Renee Brown
Debtor

NOTICE OF FILING OF PROOF OF CLAIM

In accordance with Bankruptcy Rule 3004, notice is hereby given that on August 25, 2020, a proof of claim was filed by the debtor/trustee on behalf of U.S. Department of Education.

Dated: 8/31/20

Mark A. Neal, Clerk of Court
by Deputy Clerk, Shanita Taylor

cc: Debtor – Angela Renee Brown
Attorney for Debtor – Daniel M. Press, Esq.
Case Trustee – Timothy P. Branigan, Esq.
Creditor – U.S. Department of Education

10x06 (rev. 03/06/2017) – svaylor

Fill in this information to identify the case:

Debtor 1	Angela Renee Brown
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: District of Maryland	
Case number 20-12460	

Official Form 410

Proof of Claim

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	U.S. Department of Education Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____		
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)	
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	US Dept of Education FedLoan Servicing Name PO Box 69184 Number Street Harrisburg PA 17106 City State ZIP Code Contact phone _____ Contact email _____	US Dept of Education FedLoan Servicing Name PO Box 790234 Number Street St Louis MO 63179 City State ZIP Code Contact phone _____ Contact email _____	
Uniform claim identifier for electronic payments in chapter 13 (if you use one): - - - - -			
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on MM / DD / YYYY		
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____		

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? No Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 4 0 8 2

7. How much is the claim? \$ 46,633.98. Does this amount include interest or other charges?

No
 Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.

Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).

Limit disclosing information that is entitled to privacy, such as health care information.

Federal student loan

9. Is all or part of the claim secured? No

Yes. The claim is secured by a lien on property.

Nature of property:

Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
 Motor vehicle
 Other. Describe: _____

Basis for perfection:

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: \$ _____

Amount of the claim that is secured: \$ _____

Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: \$ _____

Annual Interest Rate (when case was filed) _____ %

Fixed
 Variable

10. Is this claim based on a lease? No

Yes. **Amount necessary to cure any default as of the date of the petition:** \$ _____

11. Is this claim subject to a right of setoff? No

Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

No

Yes. Check one:

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies.	\$ _____

* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.
 I am the creditor's attorney or authorized agent.
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 08/25/2020
MM / DD / YYYY

/s/ Daniel M Press

Signature

Print the name of the person who is completing and signing this claim:

Name	Daniel M Press		
	First name	Middle name	Last name
Title	Attorney		
Company	Chung & Press P.C.		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	6718 Whittier Ave. Ste. 200		
	Number	Street	
	McLean		VA 22101
	City	State	ZIP Code
Contact phone	703-734-3800		
	Email dpress@chung-press.com		



U.S. Department of Education
Information about your federal student loan

MARCH 25, 2020

P.O. Box 69184 Harrisburg, PA 17106-9184
Toll-free 800-699-2908 • Int'l 717-720-1985
Fax 717-720-1628 • TTY: Dial 711
Monday-Friday 8am to 9pm ET
MyFedLoan.org

#BWBBCFT
#R179 22P4 7903 26L8#
DANIEL M PRESS
6718 WHITTIER AVE STE 200
MCLEAN VA 22101



RE: [REDACTED] 4082
ANGELA BROWN
1302 1ST ST
ROCKVILLE MD 20850-1304

WE SUSPENDED ACTIVITIES ON YOUR CLIENT'S ACCOUNT

WHY WE ARE CONTACTING YOU

This letter confirms that we received notification that your client, ANGELA BROWN, filed for Chapter 13 bankruptcy protection. In response, we applied a forbearance period to the loans listed below. This forbearance covers previously billed amounts to ensure billing and collection activities cease during the bankruptcy process.

Repayment of the affected loans typically resumes after the bankruptcy case concludes. When we receive notice that the proceedings ended, any outstanding interest can capitalize, increasing the principal balance.

We will correspond directly with you for the duration of the bankruptcy filing. Please share this information with your client.

Loan Disbursed:	Loan Program:	Current Balance:
02/29/2016	DLSCNS	\$19,757.27
02/29/2016	DLUCNS	\$26,866.71

ADDITIONAL INFORMATION YOU MAY FIND HELPFUL

- Trustee payments are calculated at the beginning of the bankruptcy procedure. This account will continue to accrue interest after the bankruptcy petition is filed, and your client is still responsible for any interest or principal not satisfied by the trustee payments. For accurate pay-off information that includes the interest, your client may contact FedLoan Servicing at 800-699-2908.
- In accordance with amended law, Title 11 U.S.C., Section 523(a)(8), we assume that student loan debt cannot be discharged through bankruptcy proceedings unless the borrower proves undue hardship through an adversary proceeding.
- Payments are not required during the forbearance period. However, your client may choose to make payments at any time. We accept check or money order payments at: **Department of Education, FedLoan Servicing, PO Box 790234, St. Louis, MO 63179-0234** Your client's account or social security number must appear on the check or money order.

